GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1003
ANSWERED ON:04.12.2015
Kisan Credit Card
Meena Shri Harish Chandra

Will the Minister of FINANCE be pleased to state:

(a) the steps taken by the Government to provide Kisan Credit Card (KCC) to farmers;
(b) the details of the agencies involved in this process along with the number of beneficiaries of KCC, State-wise;
(c) whether the Government has noticed any irregularities in distribution of KCC;
(d) if so, the details thereof; and
(e) the measures taken by the Government to check such irregularities in near future?

Answer

The Minister of State in the Ministry of Finance
(Shri Jayant Sinha)

(a): In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government had introduced the Kisan Credit Card (KCC) Scheme w.e.f. August, 1998 in order to enable the farmers to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. The KCC Scheme has since been simplified which has the provision of ATM enabled debit card with, inter alia, facilities of one-time documentation, built-in cost escalation in the limit, any number of drawals within the limit, etc. All the banks have been advised to implement the scheme.

(b): The State-wise details of KCCs issued by commercial banks, along with number of borrowers, as on 31.3.2015, are given in Annexure-I. The details of KCCs issued by Cooperative Banks and Regional Rural Banks (RRBs), as on 30.9.2015, are given in Annexure-II.

(c) to (e): If any complaint against any bank regarding violation of KCC guidelines issued by Reserve Bank of India is received, the matter is immediately taken up by Government/RBI with the concerned bank for remedial action